



## X. General Information

### Regional Counseling Centers

Regional Counselors are available to assist members in retirement planning and to provide descriptions and information about STRS benefit programs. This service is provided on a one-to-one basis by appointment or in a group workshop setting. To

make an appointment for an interview, call the Counseling Center nearest you.

Appointments are usually scheduled four weeks in advance.



*If you wish to make an appointment regarding disability programs and benefits, inform the appointment coordinator so a longer appointment period can be scheduled.*

Host County/Serving	Phone Number
---------------------	--------------

#### Alameda

Alameda ..... (510) 670-4200

#### Contra Costa

Contra Costa ..... (510) 942-5375

#### Fresno

Fresno ..... (209) 265-3005, ext. 3552  
Madera

#### Kern

Kern ..... (805) 636-4880  
Inyo

#### Los Angeles

Los Angeles ..... (562) 922-6414, OR  
(562) 922-6838

#### Merced

Merced ..... (209) 381-6619  
Mariposa

#### Orange

Orange ..... (714) 966-4251

#### Sacramento

Sacramento ..... (916) 971-7918  
Alpine, Amador, Colusa, El Dorado, Mono,  
Nevada, Placer, Sierra, Solano, Sutter, Yolo,  
Yuba

#### San Bernadino

San Bernadino ..... (909) 387-4349  
Riverside

#### San Diego

San Diego ..... (619) 292-3565  
Imperial

#### San Joaquin

San Joaquin ..... (209) 468-4800  
Calaveras, Stanislaus, Tuolumne

#### San Mateo

San Mateo ..... (415) 312-7712  
San Francisco

#### Santa Barbara

Santa Barbara ..... (805) 928-0542  
San Luis Obispo

#### Santa Clara

Santa Clara ..... (408) 983-2082

#### Santa Cruz

Santa Cruz ..... (408) 476-7140  
Monterey, San Benito

#### Shasta

Shasta ..... (916) 225-0203  
Butte, Del Norte, Glenn, Humboldt, Lassen,  
Modoc, Plumas, Siskiyou, Tehema, Trinity

#### Sonoma

Sonoma ..... (707) 524-2627  
Lake, Marin, Mendocino, Napa

#### Tulare

Tulare ..... (209) 733-6760  
Kings

#### Ventura

Ventura ..... (805) 383-1993



## Information Services

Booklets and brochures providing additional information on benefit programs can be ordered, and frequently asked questions can be answered, on STRS specialized telephone information system, Teletalk. Individual questions can be answered by telephone through STRS Public Service staff or by writing to STRS.

## Mailing Address

State Teachers' Retirement System  
P.O. Box 15275  
Sacramento, CA 95851-0275

## Telephone Numbers

Public Service (toll-free) 1-800-228-5453  
Public Service-local .. (916) 229-3870  
Hearing Impaired ..... (916) 229-3541  
Teletalk ..... 1-800-228-5453

## STRS World Wide Web Home Page

<http://www.strs.ca.gov>

## Brochures Available

AD 367B *Refunds*  
AD 367A *Redeposits*  
AD 0004 *Purchase of Additional  
Service Credit*  
AD 202 *Benefit Tax Information  
Cash Balance Plan*

## Teletalk System

General information about a variety of STRS subjects is available by touch-tone telephone from the STRS Teletalk information system.

You can also request forms, duplicate 1099R's, Statements of Account, and brochures. Teletalk calls are answered electronically. When a call is answered, you will be asked to enter a three-digit message code to designate the information you wish to receive. You may select from the codes listed below.



## Teletalk Information Message Codes

### 100 ..... General Information

- 101 ..... What is STRS?
- 102 ..... Location, telephone numbers, office hours of STRS
- 103 ..... How to obtain STRS booklets or forms
- 104 ..... How to change your address with STRS
- 105 ..... Direct Deposit
- 106 ..... What to do in the event of a lost check or missing Direct Deposit payment
- 107 ..... How to have insurance premiums deducted from your check
- 108 ..... Spousal acknowledgment of benefit selection
- 109 ..... Community property settlements
- 110 ..... Medicare for active STRS members
- 111 ..... Member Home Loan program
- 112 ..... Which benefit coverage do I have, A or B
- 113 ..... Subrogation information
- 114 ..... STRS Mid-Career information program
- 150 ..... Membership, Service Credit, and Contributions
- 151 ..... Who must be a member of STRS?
- 152 ..... Can someone not mandated to STRS membership elect optional membership?
- 153 ..... What is service credit and how is it determined?
- 154 ..... Contributions to STRS: what are your costs as a member?
- 155 ..... Employer-paid member contributions





### 200 ..... Regional Counseling Services

- 201 ..... How to make an appointment for a Regional Counseling interview
- 202 ..... Regional Counseling appointment phone numbers for members in southern California from Ventura to San Diego
- 203 ..... Regional Counseling appointment phone numbers for members in the San Joaquin Valley from Kern to Calaveras
- 204 ..... Regional Counseling appointment phone numbers for members in the coastal areas from Santa Barbara to Del Norte
- 205 ..... Regional Counseling appointment phone numbers for members of the northern counties from Trinity to Glenn, and east to Nevada border
- 206 ..... Regional Counseling appointment phone numbers for members of Sacramento, Solano, Yolo and Colusa counties, and east to Nevada border
- 250 ..... Purchase of additional service credit and redeposits
- 251 ..... What is a redeposit or the purchase of additional service credit, and what types of service can be purchased?
- 252 ..... What will it cost to purchase service credit or purchase previously refunded contributions?
- 253 ..... How and when is payment made for additional service credit or redeposits?

### 300 ..... Pre-Retirement Election of an Option

- 301 ..... What is a pre-retirement election of an option?
- 302 ..... Cancellation or change of a Pre-retirement election of an option
- 350 ..... Service Retirement
- 351 ..... How to apply for service retirement
- 352 ..... Minimum eligibility for service retirement
- 353 ..... Overview of unmodified and option benefits
- 354 ..... Unmodified service retirement allowance
- 355 ..... Option 2, service retirement
- 356 ..... Option 3, service retirement
- 357 ..... Option 4, service retirement
- 358 ..... Option 5, service retirement
- 359 ..... Option 6, service retirement
- 360 ..... Option 7, service retirement



- 
- 
- 
- 
- 361 ..... Alternative A—Standard Early Retirement
- 362 ..... Alternative B—30 and Out- Standard Reduction
- 363 ..... Alternative C—Early Retirement Limited Term Reduction Plan
- 364 ..... Alternative N—Normal Retirement
- 365 ..... How your service retirement allowance is calculated
- 366 ..... When can you expect your first retirement check
- 367 ..... When will your service retirement allowance be finalized?
- 368 ..... How to change an option after service retirement due to the death of the option beneficiary
- 369 ..... How to change an option after service retirement due to the dissolution of marriage, annulment, or legal separation
- 370 ..... Retirement after reinstatement to active status from and earlier service or disability retirement
- 371 ..... Earnings limitation after retirement
- 372 ..... One year final compensation
- 373 ..... Express benefits
- 374 ..... Golden Handshake
- 400 ..... Disability Benefits**
- 401 ..... What is Reasonable Accommodation and how does it apply to you?
- 402 ..... The use of Independent Medical or Vocational Examinations
- 403 ..... May I continue working while filing my application for Disability Benefits?
- 420 ..... Disability Allowance and Rehabilitation Program
- 421 ..... Overview of Coverage A, the Disability Allowance program
- 422 ..... How to apply for a Disability Allowance and eligibility requirements
- 423 ..... How is your disability allowance calculated?
- 424 ..... How much income can you earn and still receive your Disability Allowance?
- 425 ..... What is continued qualification for a Disability Allowance
- 426 ..... When does your Disability Allowance end and your Service Retirement Begin?
- 427 ..... What is the STRS Rehabilitation Program and how does it affect you
- 428 ..... Eligibility requirements for children of members receiving a Disability Allowance
- 450 ..... Coverage B, Disability Retirement and Rehabilitation Program**
- 451 ..... Overview of Coverage B, the Disability Retirement program
- 452 ..... Application and eligibility requirements for a Disability Retirement
- 453 ..... How is your Disability Retirement calculated
- 454 ..... Earning Limitations after Disability Retirement
- 455 ..... What is continued qualification for Disability Retirement
- 456 ..... Rehabilitation Services for the member on Disability Retirement
- 457 ..... Eligibility requirements for dependent children
- 458 ..... Overview of unmodified and option benefits in the Disability Retirement Program
- 459 ..... Unmodified Disability Retirement Allowance
- 460 ..... Option 2, Disability Retirement
- 461 ..... Option 3, Disability Retirement
- 462 ..... Option 4, Disability Retirement
- 463 ..... Option 5, Disability Retirement
- 464 ..... Option 6, Disability Retirement
- 465 ..... Option 7, Disability Retirement
- 466 ..... Changing the option selection or option beneficiary for Disability Retirement
- 467 ..... Workers Compensation's effect on the Disability Retirement Allowance
- 500 ..... Death Benefits**
- 501 ..... How to report a death to STRS
- 502 ..... The importance of Beneficiary Designations
- 503 ..... What documentation is required to pay the lump-sum death payment and when can beneficiaries expect payment?
- 520 ..... Coverage A—Family Allowance Program**
- 521 ..... Overview of Coverage A, Family Allowance Program
- 522 ..... Benefits payable upon the death of a member before service retirement or a person receiving a STRS disability allowance
- 523 ..... Eligibility requirements for a family allowance
- 524 ..... Benefits payable upon the death of a person after service retirement

## **550 ..... Coverage B, Survivor Benefits Overview**

- 551 ..... Overview of Coverage B, Survivor Benefits
- 552 ..... Benefits payable upon the death of a member **before** service retirement or disability retirement
- 553 ..... Benefits payable to an eligible spouse upon the death of a member **before** service or disability retirement.
- 554 ..... Children's benefits and eligibility requirements
- 555 ..... Benefits payable upon the death of a member **after** service or disability retirement

## **600 ..... Increases in Benefits**

- 601 ..... Annual 2 percent cost of living improvement
- 602 ..... Quarterly supplemental payments
- 603 ..... Change in quarterly supplemental payments

## **650 ..... Tax Liability**

- 651 ..... Requirements for tax withholding from a monthly benefit allowance
- 652 ..... Requirements for tax withholding from refunds and lump-sum distributions
- 653 ..... How to request a duplicate or corrected 1099R Withholding Statement
- 654 ..... When will I incur income tax liability?
- 655 ..... IRS Code Section 415 and what it means to you

## **700 ..... Refund of Contributions**

- 701 ..... What you should know if you are considering a refund
- 702 ..... How to refund your contributions
- 703 ..... Refund rollovers

## **750 ..... Tax Sheltered Annuity**

- 751 ..... What is the Tax Sheltered Annuity program and how does it work?

## **800 ..... Teachers' Retirement Fund Investment**

- 801 ..... Shareholder voting policy and procedures
- 802 ..... Investments assets portfolio



## Access to STRS World Wide Web Home Page

STRS is now on the world wide web through a home page, with information for members, retired members, CB Plan participants, and employers. If you wish to learn more about STRS, including some Fast Facts and Information for Members, visit us on the web. STRS will be adding information periodically.

Most web browsers, including Netscape and Mosaic, have an "Open Location" or "Open Remote" option in the "File" menu in which to enter the STRS URL (Uniform Resource Locator) or web address:  
<http://www.strs.ca.gov>

## Access to STRS from the California Home Page

The California Home Page is at: <http://www.ca.gov/>

Once there, scroll down to the section titled:

Indexes, What's New and State Servers

From there, see the list of all state entities with web sites by clicking on the hot link:

California State Internet servers, BBS, and other information sources

Scroll down to the S's and click on the hot link:

State Teachers' Retirement System

You will be logged on to the STRS Home Page.

## Information Available on the STRS World Wide Web Home Page

Web site information is updated frequently and more subjects are added periodically. Information on the following subjects is currently presented on the STRS Web Home Page, or a link to another site is provided:

- Regional Counseling Services locations and telephone numbers
- STRS Teletalk Message text
- STRS Fast Facts
- Individual Member Retirement Estimate Calculator, including options
- Cash Balance Plan Summary
- STRS Law (link)
- Mid-Career Financial Planning Workshop Schedule
- Teachers' Retirement Board
- Current Legislation affecting STRS (link)
- Frequently asked questions